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Order Filed on May 10, 2019  
by Clerk  
U.S. Bankruptcy Court  
District of New Jersey

UNITED STATES BANKRUPTCY COURT  
DISTRICT OF NEW JERSEY

In re:  Alfred Izzo, Jody Izzo,   Debtors.	Chapter 13  Case No. 19-10448-KCF  Judge: Kathryn C. Ferguson
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CONSENT ORDER ALLOWING LATE CLAIM OF FOUNTAINS ON OCEAN  
BOULEVARD CONDOMINIUM ASSOCIATION, INC. AND PROVIDING FOR PAYMENT  
OF ARREARS IN FULL THROUGH CHAPTER 13 PLAN

The relief set forth on the following pages, number two (2) through three (3) is hereby

**ORDERED**

**DATED: May 10, 2019**

  
Honorable Kathryn C. Ferguson  
United States Bankruptcy Judge

Page 2

Debtors: Alfred Izzo and Jody Izzo  
Case No.: 19-10448-KCF  
Caption of Order: CONSENT ORDER ALLOWING LATE CLAIM OF  
FOUNTAINS ON OCEAN BOULEVARD CONDOMINIUM  
ASSOCIATION, INC. AND PROVIDING FOR PAYMENT OF  
ARREARS IN FULL THROUGH CHAPTER 13 PLAN

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WHEREAS secured creditor of the debtors, The Fountains on Ocean Boulevard Condominium Association, Inc. ("Secured Creditor") has a security interest in the debtors' non-primary residence located at 2501 N. Ocean Blvd, Apt 450, Ft. Lauderdale, FL 33305 (the "Property"), and

WHEREAS debtors intend to retain the Property through their Chapter 13 bankruptcy case and cure and maintain amounts due on the Property through their proposed Chapter 13 plan, and

WHEREAS the debtors' Chapter 13 plan understated the amounts due to Secured Creditor through the chapter 13 plan, and

WHEREAS Secured Creditor filed a proof of claim, Claims Register #30, after the bar date that includes all pre-petition amounts due to Secured Creditor plus a calculation of the interest to which Secured Creditor is entitled to over sixty (60) months that is higher than the amount included in the debtors Chapter 13 plan, it is hereby

**ORDERED AS FOLLOWS:**

1. Secured Creditor's proof of claim, Claims Register #30, shall be deemed allowed.
2. Debtors shall pay the entirety of Secured Creditor's arrears claim through their Chapter 13 plan.
3. Debtors shall maintain post-petition payments by making timely and complete payments directly to Secured Creditor.

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Debtors: Alfred Izzo and Jody Izzo  
Case No.: 19-10448-KCF

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Consent to Form and Entry

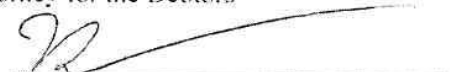
McCalla Raymer Leibert Pierce,  
LLC  
Attorney for the Secured Creditor

By:   
Melissa N. Lieker

Date: 5/9/2019

Gillman, Bruton & Capone, LLC

Attorney for the Debtors

By:   
Marc C Capone

Date: 5/8/19

Certificate of Notice Page 4 of 4  
United States Bankruptcy Court  
District of New Jersey

In re:  
Alfred Izzo  
Jody Izzo  
Debtors

Case No. 19-10448-KCF  
Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0312-3

User: admin  
Form ID: pdf903

Page 1 of 1  
Total Noticed: 1

Date Rcvd: May 13, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 15, 2019.  
db/jdb      Alfred Izzo,      Jody Izzo,      240 Bay Stream Dr,      Toms River, NJ      08753-2507

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
NONE.      TOTAL: 0

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE.      TOTAL: 0

Transmission times for electronic delivery are Eastern Time zone.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: May 15, 2019

Signature: /s/Joseph Speetjens

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**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 13, 2019 at the address(es) listed below:

Albert Russo docs@russotrustee.com  
Aleisha Candace Jennings on behalf of Creditor U.S. Bank National Association  
ajennings@rasflaw.com  
Denise E. Carlon on behalf of Creditor M&T BANK dcarlon@kmlawgroup.com,  
bkgroup@kmlawgroup.com  
Eamonn O'Hagan on behalf of Creditor United States of America (Internal Revenue Service)  
eamonn.ohagan@usdoj.gov  
Marc C Capone on behalf of Joint Debtor Jody Izzo 5325@notices.nextchapterbk.com,  
docs@caponeandkeefe.com,ecf@gbclawgroup.com/e4eaf5f23@maildrop.clio.com/mcapone@gbclawgroup.com  
Marc C Capone on behalf of Debtor Alfred Izzo 5325@notices.nextchapterbk.com,  
docs@caponeandkeefe.com,ecf@gbclawgroup.com/e4eaf5f23@maildrop.clio.com/mcapone@gbclawgroup.com  
Melissa N. Licker on behalf of Creditor Fountains on Ocean Blvd Condo Assn.  
NJ\_ECF\_Notices@mccalla.com  
Rebecca Ann Solarz on behalf of Creditor M&T BANK rsolarz@kmlawgroup.com  
Richard James Tracy, III on behalf of Creditor TD Auto Finance LLC fka DC Financial Services  
America LLC rtracy@schillerknapp.com,  
tshariff@schillerknapp.com; kcollins@schillerknapp.com; aheight@schillerknapp.com  
Robert Davidow on behalf of Creditor WELLS FARGO BANK, N.A. nj.bkecf@fedphe.com  
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 11